

## IN THE SPECIFICATION

Please replace the paragraph entitled “Cross-Reference to Related Applications” on page 1 of the specification with following marked-up paragraph:

This application ~~claims priority to, and the benefits of,~~ is a continuation-  
in-part (CIP) of the following U.S. Patent Applications: U.S. Patent Application No.  
10/192,488, entitled “SYSTEM AND METHOD FOR RFID PAYMENT USING  
RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS  
TRANSACTIONS,” filed on July 9, 2002 (which itself claims priority to U.S.  
Provisional Patent Application No. 60/304,216, filed July 10, 2001), ~~to U.S. Provisional~~  
~~Patent Application No. 60/396,577, filed July 16, 2002,~~ [[to]] U.S. Patent Application  
No. 10/340,352, entitled “SYSTEM AND METHOD FOR INCENTING PAYMENT  
USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND  
CONTACTLESS TRANSACTIONS,” filed January 10, 2003 (which itself claims  
priority to, *inter alia*, U.S. Provisional Patent Application No. 60/396,577, filed July 16,  
2002, [[to]] U.S. Patent Application No. 10/608,792, entitled “METHOD AND  
APPARATUS FOR ENROLLING WITH MULTIPLE TRANSACTION  
ENVIRONMETNS,” filed June 27, 2003, and [[to]] U.S. Patent Application No.  
10/435,420, entitled “SYSTEMS AND METHODS FOR MANAGING ACCOUNT  
INFORMATION LIFE CYCLES,” filed May 9, 2003, all of which are hereby  
incorporated by reference.